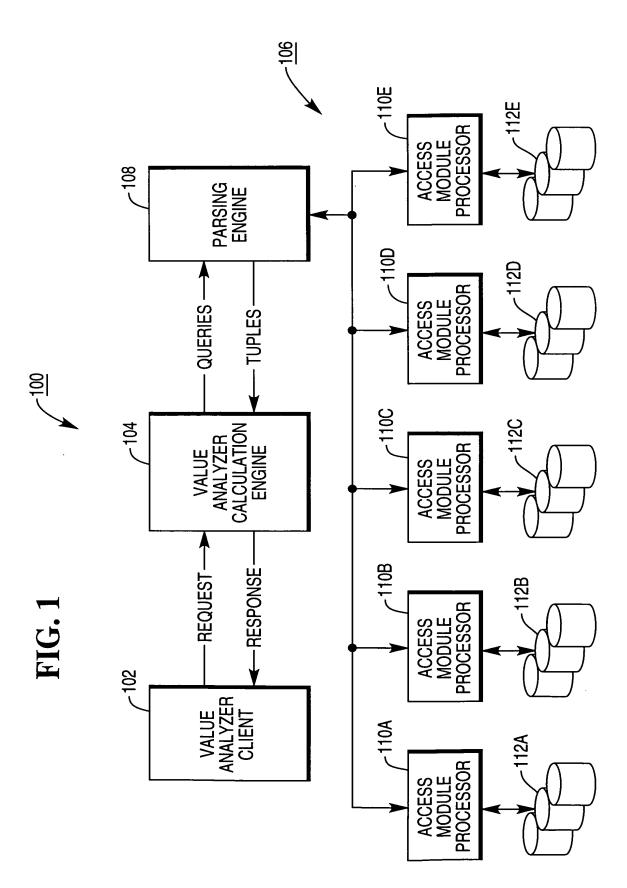
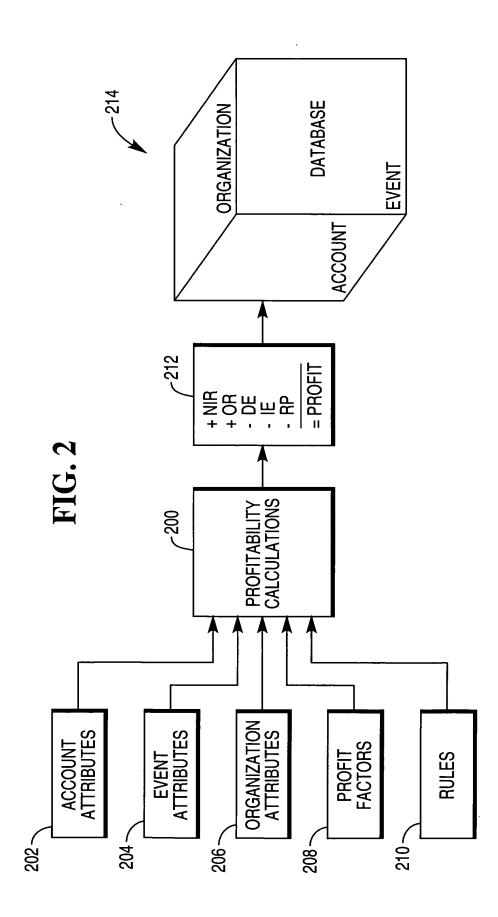
Replacement Sheet Title: RISK PROVISION IMPLEMENTATION FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM

Inventor: George Robert Hood U.S. Serial Number: 09/608,682



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FIG. 3

